

**Information to identify the case:**

Debtor 1 **William Ellis Gedney** Social Security number or ITIN **xxx-xx-1281**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_\_  
 United States Bankruptcy Court **Western District of Wisconsin,**  
**http://www.wiwb.uscourts.gov** Date case filed for chapter **7 11/21/19**  
 Case number: **1-19-13910-cjf**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Ellis Gedney	
2. All other names used in the last 8 years	aka Bill Gedney	
3. Address	8306 Southridge Dr Rothschild, WI 54474-1379	
4. Debtor's attorney Name and address	George B. Goyke Goyke & Tillisch LLP 2100 Stewart Avenue, Suite 140 Wausau, WI 54401  Contact phone (715) 849-8100	
5. Bankruptcy trustee Name and address	James V. Block Krautkramer & Block LLC Law Firm 3544 Stewart Ave Wausau, WI 54401-4919	Contact phone 715/842-2162

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Federal Courthouse 500 S. Barstow Street Eau Claire, WI 54701	Hours open: Monday – Friday 8:00 AM – 4:30 PM  Contact phone 715-839-2980  Date: 11/22/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 6, 2020 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Rothschild Village Hall, Board Room, 211 North Grand Avenue, Rothschild, WI 54474</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div> <b>Filing deadline: 3/6/20</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Western District of WisconsinIn re:  
William Ellis Gedney  
DebtorCase No. 19-13910-cjf  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0758-1

User: susan  
Form ID: 309APage 1 of 1  
Total Noticed: 11

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db William Ellis Gedney, 8306 Southridge Dr, Rothschild, WI 54474-1379  
 aty +George B. Goyke, Goyke & Tillisch LLP, 2100 Stewart Avenue, Suite 140,  
 Wausau, WI 54401-1709  
 4779841 Ascension, Dept #144526, PO Box 1259, Oaks, PA 19456-1259  
 4779843 Carver County, Property Tax Department, 600 E 4th St, Chaska, MN 55318-2102  
 4779844 Specialized Loan Servicing LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 4779845 ++TROTT LAW P C, 25 NORTH DALE STREET, ST PAUL MN 55102-2227  
 (address filed with court: Trott Law, P.C., 25 Dale St N, Saint Paul, MN 55102-2227)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BJBLOCK.COM Nov 23 2019 00:43:00 James V. Block, Krautkramer & Block LLC Law Firm,  
 3544 Stewart Ave, Wausau, WI 54401-4919  
 smg EDI: WISCDEPREV.COM Nov 23 2019 00:43:00 Wisconsin Department of Revenue,  
 Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901  
 4779842 EDI: CAPITALONE.COM Nov 23 2019 00:43:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 4779845 E-mail/Text: candace@theacademylawgroup.com Nov 22 2019 19:47:09 Trott Law, P.C.,  
 25 Dale St N, Saint Paul, MN 55102-2227  
 4779846 EDI: WFFC.COM Nov 23 2019 00:43:00 Wells Fargo, PO Box 77053,  
 Minneapolis, MN 55480-7753  
 4779847 EDI: WFFC.COM Nov 23 2019 00:43:00 Wells Fargo Bank, N.A., PO Box 10347,  
 Des Moines, IA 50306-0347

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

George B. Goyke on behalf of Debtor William Ellis Gedney goyke@grandlawyers.com,  
 carol@grandlawyers.com,g25724@notify.cincompass.com,Elizabeth@grandlawyers.com  
 James V. Block jim@krautkramerblock.com, WI49@ecfcbis.com  
 U.S. Trustee's Office USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3